

**A COMPARATIVE STUDY ON
LOAN DISBURSEMENT AND RECOVERY SYSTEM**

(With reference to Nepal Arab Bank Limited, Everest Bank Limited & Bank of Kathmandu)

A Thesis

Submitted By:

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Submitted To:

**Office of the Dean
Faculty of Management
Tribhuvan University**

**In partial fulfillment of the requirements for the
Degree of
Masters of Business Studies (M.B.S)**

**New Baneswor, Kathmandu
September, 2009**

RECOMMENDATION

This is to certify that the thesis

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Entitled

A Comparative Study on

Loan Disbursement and Recovery System

(With reference to Nepal Arab Bank Limited, Everest Bank Limited & Bank of Kathmandu)

has been approved by this Department in the prescribed format of the Faculty of Management. This thesis is forwarded for examination.

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DECLARATION

I hereby declare that this thesis entitled “**A Comparative Study on Loan Disbursement and Recovery System**” (With reference to Nepal Arab Bank Limited, Everest Bank Limited & Bank of Kathmandu) submitted to Nepal Commerce Campus, Minbhawan, Faculty of Management, Tribhuvan University, is my original work. This work has been carried out for the partial fulfillment of the requirement for the **Master degree in Business Studies (M.B.S.)** under the supervision of **Dr. Biharai Binod Pokharel** and **Mr. Prakash Shrestha**, Nepal Commerce campus.

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September 2009

ACKNOWLEDGEMENTS

This present study entitled “**A Comparative Study on Loan Disbursement and Recovery System**” (With reference to Nepal Arab Bank Limited, Everest Bank Limited & Bank of Kathmandu) is prepared for the partial fulfillment of the requirement of the degree of Master in Business Studies (M.B.S).

I am extremely grateful to our respected teacher and the advisor of this thesis **Dr. Bihari Binod Pokharel**, Professor, Nepal Commerce Campus, (T.U) for his guidance and excellence supervision.

I would like to express my deep gratitude to my supervisor **Mr. Prakash Shrestha**, lecturer, Nepal Commerce Campus, (T.U.) for his guidance, support and constant encouragement to complete this dissertation. I would like to appreciate him for this supervision and commitments to improve the quality of this dissertation.

I am also very much grateful to Mr. Krishna Shrestha for his co-operation to complete this research work. Staffs of BOK, EBL and NABIL have earned my gratitude for warm co-operation in data providing as well as more general information. Especially I would like to thanks staffs of Nepal Commerce Campus, for their kind co-operation in preparing this thesis.

To accomplish this study, I have done the optimum effort from my level to offer precise information in the related topics and hope it will act as a reliable reference to upcoming students, respective institutions as well as seekers of related studies.

I would like to express hearty thanks towards all members of my family and friends who provided regular inspiration and continuous contribution for my success.

At last but not least, I would like to express my sincere thanks to Mr. Rabi Shrestha for his support, encouragement, help and valuable suggestions in the preparation of this thesis.

Sanita Mastran
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September 2009

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ABBREVIATIONS

ABBS	Any Branch Banking System
A.D.	Anno Domini(Latin)/in the year
ATM	Automatic Teller Machine
B.C.	Before Christ
B.S	Bikram Sambat
BOK	Bank of Kathmandu
C.V.	Coefficient of Variation
CBS	Central Bureau of Statistics
CD	Credit Deposit
CRR	Cash Reserve Ratio
EBL	Everest Bank Limited
FNCCI	Federation of Nepal Chamber of Commerce
FY	Fiscal Year
L & A	Loan and Advances
LLP	Loan Loss Provision
LTD.	Limited
NABIL	Nepal Arab Bank Limited
NBB	Nepal Bangladesh Bank
NBL	Nepal Bank Limited
NEPSE	Nepal Stock Exchange
NGOs	Non Government Organizations
NIBL	Nepal Investment Bank Limited
NP	Net profit
NPL	Non Performing Loan
NRB	Nepal Rastra Bank
NSBL	Nepal SBI Bank Limited
PNB	Punjab National Bank
RBB	Rastriya Banijya Bank
SD	Standard Deviation
TP	Total Provision
T.U.	Tribhuvan University
TSA	Technical Service Agreement
Vol.	Volume
WTO	World Trade Organization